

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Mercedes Hurtado

Case No.: 18-26385

Judge: July 2, 2020

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☐ Motions Included☒ Modified/Notice Required☐ Modified/No Notice Required

Date:

VFP

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLL Initial Debtor: M H Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor paid to date \$6,100.00 to the Chapter 13 Trustee through June 2020, shall pay \$100.00 monthly starting July 2020 for 6 months, and \$303.09 starting January 1, 2021 for 56 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:
Description: All arrears will be part of the loan modification for property location 76 South Parkway, Clifton, New Jersey 07014
Proposed date for completion: January 2021

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ 2,506.11 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Shellpoint Mortgage Servicing (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	4,000.00
Internal Revenue Service	Taxes and certain other debts	16,257.01

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Shellpoint Mortgage	76 South Parkway Clifton, NJ 07014	237,218.03		237,218.03 Arrears paid through loan modification	2,506.11

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
SANTANDER CONSUMER USA	2012 Toyota Sienna 78,000 miles	1,048.05	0.00	1,048.05	469.00

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

DITECH FINANCIAL LLC

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$_____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: August 30, 2018.

Explain below **why** the plan is being modified:

The Plan is being modified because the debtor has been impacted by the COVID-19 pandemic, the debtor needs more time to complete a loan modification, and needs to address the IRS claim.

Explain below **how** the plan is being modified:

The Plan is being modified to pay back the IRS through the Chapter 13 Plan, extend time to complete loan modification to January 2021, and to propose \$6,100.00 paid to date through June 2020, \$100.00 monthly starting July 2020 for 6 months, and \$303.09 for 56 months starting January 2021 extending the Chapter 13 Plan to 84 months.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$6,100.00 [aid to date through June 2020, \$100.00 monthly starting July 2020 for 6 months, and \$303.09 starting January 2021 for 56 months.

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: July 2, 2020

/s/ Mercedes Hurtado

Mercedes Hurtado

Debtor

Date:

Joint Debtor

Date: July 2, 2020

/s/ Russell L. Low

Russell L. Low 4745

Attorney for the Debtor(s)

Certificate of Notice Page 7 of 9

United States Bankruptcy Court
District of New JerseyIn re:
Mercedes Hurtado
DebtorCase No. 18-26385-VFP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 58

Date Rcvd: Jul 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2020.

db
cr
+Mercedes Hurtado, 76 South Parkway, Apt.1, Clifton, NJ 07014-1412
+THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Phelan Hallinan & Schmieg, PC,
1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517703426 +AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
517703428 +AMEX DSNB, PO BOX 8218, MASON, OH 45040-8218
517703434 +CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517703436 +CITI, PO BOX 6190, SIOUX FALLS, SD 57117-6190
517703437 +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517703443 +CREDIT FIRST N A, 6275 EASTLAND RD, BROOKPARK, OH 44142-1399
517832479 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
517781192 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517703446 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
(address filed with court: DITECH FINANCIAL LLC, 332 MINNESOTA ST STE 610,
SAINT PAUL, MN 55101)
517703447 +DSNB BLOOM, PO BOX 8218, MASON, OH 45040-8218
517703448 +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218
517833110 Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
517703449 +FIRST PREMIER BANK, 601 S MINNESOTA AVE, SIOUX FALLS, SD 57104-4868
517703450 +HY CITE/ROYAL PRESTIGE, 333 HOLTZMAN RD, MADISON, WI 53713-2109
518336086 +LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450-8068
518336087 +LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450, LoanCare, LLC, P.O. Box 8068,
Virginia Beach VA 23450-8068
518336761 +Ronald Fava, Attorney at Law, 155 Willowbrook Boulevard, Suite 350,
Wayne, NJ 07470-7033
517703455 +SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244
517703457 +SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
517752606 Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284
517723289 +THE BANK OF NEW YORK MELLON, c/o Jenelle C. Arnold, ALDRIDGE PITE, LLP,
4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518733742 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826,
Greenville, SC 29603-0826
518733743 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826,
Greenville, SC 29603-0826, THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 10826,
Greenville, SC 29603-0826
517703468 +TRIBUTE/ATLANTICUS, POB 105555, ATLANTA, GA 30348-5555
517703469 +WELLS FARGO/MARQUIS CA, PO BOX 94498, LAS VEGAS, NV 89193-4498
517703470 +WF CRD SVC, 3201 N 4TH AVE, SIOUX FALLS, SD 57104-0700
517703471 +WFFNATLBNK, PO BOX 94498, LAS VEGAS, NV 89193-4498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 07 2020 00:32:47 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 07 2020 00:32:45 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517703430 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 07 2020 00:32:16 ANNIE SEZ,
401 HACKENSACK AVE, HACKENSACK, NJ 07601-6411
517820315 E-mail/PDF: resurgentbknofications@resurgent.com Jul 07 2020 00:38:00
Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
517703433 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 07 2020 00:50:32 CAPITAL ONE,
PO BOX 30253, SALT LAKE CITY, UT 84130-0253
517703431 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 07 2020 00:50:53 CAPITAL ONE,
15000 CAPITAL ONE DR, RICHMOND, VA 23238
517703438 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 07 2020 00:32:15 COMENITY BANK/EXPRESS,
PO BOX 182789, COLUMBUS, OH 43218-2789
517703439 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 07 2020 00:32:16 COMENITY BANK/FORTUNOF,
PO BOX 182789, COLUMBUS, OH 43218-2789
517703440 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 07 2020 00:32:16 COMENITY BANK/PIER 1,
PO BOX 182789, COLUMBUS, OH 43218-2789
517703441 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 07 2020 00:32:16 COMENITYBANK/NY&CO,
PO BOX 182789, COLUMBUS, OH 43218-2789
517703442 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 07 2020 00:32:16 COMENITYBANK/VICTORIA,
PO BOX 182789, COLUMBUS, OH 43218-2789
517703444 +E-mail/PDF: creditonebknofications@resurgent.com Jul 07 2020 00:37:16 CREDIT ONE BANK NA,
PO BOX 98872, LAS VEGAS, NV 89193-8872
517773255 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 07 2020 00:37:48
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517832353 E-mail/Text: bnc-quantum@quantum3group.com Jul 07 2020 00:32:34
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
Kirkland, WA 98083-0657
518699721 +E-mail/Text: sbse.cio.bnc.mail@irs.gov Jul 07 2020 00:32:00 Department of Treasury,
Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 58

Date Rcvd: Jul 06, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517703435 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 07 2020 00:38:29 CHASE-PIER1,
PO BOX 15298, WILMINGTON, DE 19850
517777095 E-mail/PDF: resurgentbknknotifications@resurgent.com Jul 07 2020 00:37:24
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517703451 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 07 2020 00:32:16 MANDEES,
401 HACKENSACK AVE, HACKENSACK, NJ 07601-6411
517703452 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 07 2020 00:37:40 MERRICK BANK CORP,
POB 9201, OLD BETHPAGE, NY 11804-9001
517703453 +E-mail/Text: bankruptcy@onlineis.com Jul 07 2020 00:33:17 ONLINE COLLECTIONS, POB 1489,
WINTERVILLE, NC 28590-1489
517703458 +E-mail/PDF: gecsedirecoverycorp.com Jul 07 2020 00:37:35 SYNCB/CARE CREDIT,
C/O PO BOX 965036, ORLANDO, FL 32896-0001
517703459 +E-mail/PDF: gecsedirecoverycorp.com Jul 07 2020 00:36:59 SYNCB/GAP, PO BOX 965005,
ORLANDO, FL 32896-5005
517703461 +E-mail/PDF: gecsedirecoverycorp.com Jul 07 2020 00:37:36 SYNCB/JCP, PO BOX 965007,
ORLANDO, FL 32896-5007
517703463 +E-mail/PDF: gecsedirecoverycorp.com Jul 07 2020 00:37:36 SYNCB/PC RICHARD, PO BOX 965036,
ORLANDO, FL 32896-5036
517703464 +E-mail/PDF: gecsedirecoverycorp.com Jul 07 2020 00:36:59 SYNCB/SLEEPYS, PO BOX 965036,
ORLANDO, FL 32896-5036
517703465 +E-mail/PDF: gecsedirecoverycorp.com Jul 07 2020 00:37:36 SYNCB/TJX COS, PO BOX 965015,
ORLANDO, FL 32896-5015
517703466 +E-mail/PDF: gecsedirecoverycorp.com Jul 07 2020 00:37:36 SYNCB/TOYSRUS, PO BOX 965005,
ORLANDO, FL 32896-5005
517703467 +E-mail/PDF: gecsedirecoverycorp.com Jul 07 2020 00:38:16 SYNCB/WALMART, PO BOX 965024,
ORLANDO, FL 32896-5024
517833111 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 07 2020 00:33:15
THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
517703427* +AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
517703429* +AMEX DSNB, PO BOX 8218, MASON, OH 45040-8218
517703432* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)
517703445* +CREDIT ONE BANK NA, PO BOX 98872, LAS VEGAS, NV 89193-8872
517703454* +ONLINE COLLECTIONS, POB 1489, WINTERVILLE, NC 28590-1489
517703456* +SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244
517703460* +SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005
517703462* +SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor LoanCare, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Loan Care Servicing Center, Inc.
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 58

Date Rcvd: Jul 06, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Elizabeth K. Holdren on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for The Bank of New York Mellon f/k/a The Bank of New York as Trustee for the Certificateholders of CWALT, Inc., Alternative Loan Trust 2007- ehholdren@hillwallack.com, jhanley@hillwallack.com/hwbknj@hillwallack.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2007-17CB) nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial, LLC. rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Loan Care Servicing Center, Inc. rsolarz@kmlawgroup.com
Russell L. Low on behalf of Debtor Mercedes Hurtado ecf@lowbankruptcy.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9